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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/814,451	03/22/2001	Dekel Shiloh	P-6217-US	4579
56639	7590	11/01/2007	EXAMINER	
EMPK & Shiloh, LLP 116 JOHN ST, SUITE 1201 NEW YORK, NY 10038			ELISCA, PIERRE E	
		ART UNIT	PAPER NUMBER	
		3621		
		MAIL DATE	DELIVERY MODE	
		11/01/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	09/814,451	SHILOH, DEKEL	
Examiner	Art Unit		
Pierre E. Elisca	3621		

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 16 August 2007.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-23 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 6-11 and 21-23 is/are rejected.

7) Claim(s) 1-5 and 12-20 is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948) Paper No(s)/Mail Date. ____ .
3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date ____ . 5) Notice of Informal Patent Application
6) Other: ____ .

DETAILED ACTION

1. This communication is in response to Applicant's amendment filed on 08/16/2007.
2. Claims 1-23 are currently pending.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 21-23 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 21-23 recite the limitation "sufficient and insufficient authorization". However, it is not clear on what is required to be "insufficient or sufficient". Therefore, this language renders the claims indefinite.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States

only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

5. Claims 6-11 and 21-23 are rejected under 35 U.S.C. 102 (e) as being anticipated by U.S Sterling Deborah 20020055833 A

As per claims 21-23 Sterling discloses a system/method for virtual population mutual relationship using electronic computer networks, the method comprising; Storing virtual identification data defining said virtual entity in a memory accessible via one or more sites of the communication network, allowing a real entity access to control said virtual entity by using at least one of said sites, and assigning to said virtual entity a virtual transaction account associated with said virtual identification data, said virtual transaction account having sufficient authorization to perform a monetary transaction on behalf of the real entity with one or more other entities over said communication network, wherein said virtual identification data is insufficient to identify said real entity to said one or more other entities over said communication network (see., abstract, [0024], [0028], [0134], [0136], claim 35, claim 77).

Allowable Subject Matter

6. Claims 1-5 and 12-20 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

RESPONSE TO ARGUMENTS

7. Applicant's arguments with respect to claims 1-23 have been fully considered but they are not persuasive. Necessitated by amendment.

REMARKS

8. During the interview conducted on 01/10/2007, Applicant's representative (Robert D. Schaffer) argued that the prior art of record (Martin) failed to disclose: "a communication network using said virtual transaction account without revealing said billing data of the real entity". The Examiner has agreed that (Martin) failed to disclose the limitation mentioned above. As result, another prior art (Sterling Deborah) has been provided. Thus, the newly added claims 21-23 filed on 08/16/2007 fail to recite: a communication network using said virtual transaction account without revealing said billing data of the real entity. Therefore, this Office action is made final based on the newly added claims.

Applicant also maintains that Sterling Deborah fails to disclose sufficient authorization to perform a monetary transaction on behalf of the real entity with one or more other entities over said communication network. However, the Examiner respectfully disagrees with this assertion since Sterling discloses this limitation in paragraph, [0024], [0028], [0134], [0136].

Furthermore, claims 21-23 recite the limitation "sufficient and insufficient authorization". However, it is not clear on what is required to be insufficient or sufficient.

Conclusion

9. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

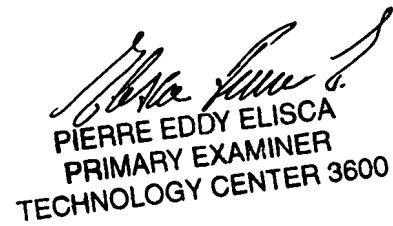
A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 571 272 6706. The examiner can normally be reached on 6:30 to 5:00. Patents and hoteling.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on 571 272 6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

October 17, 2007



PIERRE EDDY ELISCA
PRIMARY EXAMINER
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